

April 5, 2006

Gentlemen and Ladies,

I am writing you this brief note as I am truly concerned about the prospect of Walmart adding a bank to its long list of "services".

I live in a mid-sized Midwest town that has two Walmarts and a Sam's club. Since these stores have opened, we have lost our last independent grocery store and have seen scores of small business close.

I am greatly concerned that the addition of a bank will drive more funds from our community. As a small business owner, I know how tough it is to find a bank that makes its loan decisions locally and based on the community need. A Walmart bank would only increase the divide between the customer and decision maker.

Please consider the needs of the people in addition to the needs of the conglomerate when presented with a decision.

Thank you for your time.

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